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2009-2010 TUITION, FEES, BILLING, AND PAYMENT POLICIES

CHARGE RATE

Tuition (credit or auditing)	\$1,000 per credit hour (\$4,000 per 4-credit course)
Student Services Fee	\$150/fall and spring semesters; \$75/summer semester
Non-Refundable Registration	\$300 per course (for new students only)
Late Registration Fee	\$500 for MA (returning); \$100 for Certif. & Cont. Ed.
Admissions Application Fee	\$75 (waived for students attending open houses or scheduling private visits)
Late Payment on DPP	1% of balance owed
Re-application Fee	\$100
Re-admission Fee (for deferrals)	\$100
Continuing Enrollment Fee	\$500 (one-half credit hour)
Academic Transcripts	\$5 for first copy; \$2 each additional copy

Domestic Overnight	Add \$30/Shipment
International Overnight	Add \$100/Shipment
Late Payment Penalty	15% per annum accruing bi-weekly (at a periodic rate of 0.58%) for as long as a balance remains unpaid. Financial hold on records until balance is paid.
Non-payment penalty	In addition to the late penalty assessment, a one-time penalty of 5% of the outstanding balance. Financial hold on records until balance is paid; potential of account referral to collection agency.
Graduation Fee:	\$150.00

REFUND POLICY (FALL 2009 AND SPRING 2010 SEMESTERS)

Note: Base Refund = Tuition minus non-refundable deposits.

<i>Withdrawal Date</i>	<i>Base Refund</i>
Before 2nd class	100%
Before 3rd class	80%
Before 4th class	60%
Before 5th class	40%
Before 6th class	20%
After 6th class	No refund

REFUND POLICY (SUMMER 2010 SESSION)

Note: Base Refund = Tuition minus non-refundable deposits.

<i>Withdrawal Date</i>	<i>Base Refund</i>
Before 2nd class	100%

Before 4th class	50%
After 4th class	No refund

BOOKS AND LIVING EXPENSES

The cost of books averages \$175 per course. IWP financial aid, private and federal student loans, and VA benefits are available to eligible students taking courses for credit. Please see the chapter on Financial Aid for more details.

All students who wish to attend the Institute should consider the various expenses associated with their education and with living in the Washington, D.C. metropolitan area before making a final decision to enroll. The Institute strongly recommends that international students contact the Office of Student Affairs to discuss all fees and expenses in detail. The Institute normally does not offer employment to students, so students should be well aware of their financial condition and confident that they have the necessary funding to study at the Institute.

Estimated annual living expenses, excluding tuition and fees, personal debts, and insurance, are approximated according to these costs-of-attendance budgets (tuition amount will be adjusted according to the student's actual enrollment):

<i>Full-Time</i> (9+ credit hours)	<i>Fall & Spring</i> <i>Semester</i> (per semester)	<i>Single</i> <i>Semester</i> (Fall or Spring)	<i>Summer</i> <i>Session</i>
Tuition & Fees	\$ 18,300	\$9,150	\$9,075
Room and Board	15,000	7,500	3,500
Books and Supplies	1,000	500	250
Transportation	1,000	500	250
Personal Expenses	1,000	500	250
TOTAL	\$36,300	\$18,150	\$13,325

These costs-of-attendance budgets detail the approximate cost for an IWP education, depending on enrollment status. Only tuition and fees are direct costs (billed by IWP). All other costs are approximate expenses. These budgets will be used in the certification of Title IV federal student loans as well as applicable private/alternative loans.

PAYMENT POLICIES

Payment of tuition at IWP involves two steps. First, once you register for classes, you are required to remit a payment of \$300 per course registered for, which will be applied to your tuition charges, along with a \$150 student services fee (\$75 for the summer session). This will guarantee your place in the course(s) for which you register.

Satisfying tuition charges is due by the first night of the start of the semester. That is, IWP must have payment in full by the first night of classes for the semester, or be notified of specific billing/payment arrangements. You can remit payment by check, money order, electronic payment via ACH deduction from a checking account, or by credit card. IWP does not accept cash payments. The Institute utilizes a vendor, Higher Education Services, for the collection of tuition payments, in order to provide maximum security of your consumer and personal information. Transactions with HES online are completely secure and encrypted; further, your personal information is completely protected with them.

- **Mailing Your Payment** – If you wish to remit your payment by check or money order, please address the check to Higher Education Services and note The Institute of World Politics in the memo section. Please mail your check to:

Higher Education Services
IWP Plan
P.O. Box 2653
Harrisburg, PA 17105

- **Electronic Payment** – Electronic payments via ACH deduction from a checking account are a free transaction and result in quicker application of payments to your account. To make an electronic payment from your checking account, please visit the IWP website (www.iwp.edu). For any questions about this service, please call Higher Education Services directly, toll-free, at (800) 422-0010, or see the IWP website, under Student Services, for complete information and a secure web portal to remit payment.

- Credit Card Payment – Higher Education Services processes credit card payments for IWP. This service involves a convenience fee charge. Please visit the IWP website, under Student Services, for complete information and a secure web portal to remit payment.

For questions on the various payment options at IWP, please contact the Registrar at (202) 462-2101.

OVERDUE AND NON-PAYMENT PENALTIES

A one-time penalty equal to five percent of any outstanding balance will be imposed if the tuition for a particular semester has not been paid in full by the last day of that semester. Also, an interest penalty of fifteen percent per annum will accrue bi-weekly (at a periodic rate of 0.58 percent) for as long as the balance remains unpaid. A financial hold will be placed on the student's records, so that no official grade will be issued, or any academic credit granted, until the tuition is paid in full.

The Institute understands that students may suffer financial difficulties and is willing to work with students on solutions that will enable them to continue studying here. But this requires students to communicate responsibly with the Institute's administration and to explain their circumstances so that the Institute can determine if a solution is possible. A student who fails to explain to the Institute's satisfaction why an account has fallen into arrears, or who fails to pay the remaining balance by a mutually agreed upon deadline, will not be allowed to continue attending class. Furthermore, such a student's account may be turned over to a collection agency.

Finally, any student who has an outstanding balance from a previous semester will not be allowed to register for any further courses until his or her outstanding balance is paid in full.

WITHDRAWAL AND REFUND POLICY

In the event that a student must withdraw from class, a course withdrawal form must be signed and submitted to the Registrar. Students who must drop out of a course for any reason may receive a refund

depending on when they withdraw (see section on Refunds). Because the withdrawal date is defined as the date that the Registrar is notified of the withdrawal decision, students should submit such notification immediately upon making their decision to withdraw. Students who fully withdraw from classes forfeit course deposits and the student services fee.



Above, at left: Brigadier General Steve Salazar USA looks on as General Ray Odierno USA, Commanding General—Multi-National Force Iraq, addresses Institute students, faculty, and invited guests at an IWP discussion in May, 2009. Generals Odierno and Salazar were joined by Rear Admiral Dave Buss USN (at right).